

## Memo of Intent – November 2025

### **Purpose**

To mark November 2025 as a month of layered stewardship—integrating financial authorship, civic transparency, and spiritual witnessing—through documentation of library visits, FOIL requests, and institutional interactions. This memo serves as a record of intent, highlighting both technical and relational thresholds.

### **Key Actions and Themes**

- Currency conversion and international bonds Explored Charles Schwab’s international trading list, converting balances into multiple currencies, and identified Japanese fixed income securities as potential investments.
- Faith and correspondence with the bishop Drafted and sent an email reflecting on *Story of Christianity* and the sermon “Let your faith do the talking,” tying personal reflection to spiritual witnessing.
- Synchrony Bank account structuring Confirmed direct deposit timelines, account limits, and beneficiary options, noting flexibility for entities as beneficiaries.
-  Authorize.Net transaction strategies Reviewed cutoff times, return fees, and “authorize only” options to minimize risk and preserve control over e-check transactions.
- Chex Systems and merchant account application Documented challenges with Citibank, TD Bank, and Wells Fargo regarding frozen Chex Systems reports, while considering alternatives such as neobanks and cash management accounts.

- City Hall correspondence and FOIL requests Engaged Adam Ross on municipal accounting practices (MUNIS/EERP, modified accrual basis for housing funds). Submitted FOIL requests to New Rochelle and Larchmont for raw revenue data.
- Community foundation donor-advised fund research Investigated Qgiv-compatible foundations, noting thresholds for endowed levels and grant distribution.
- College FOIL and scholarly resources Began exploring FOIL processes at public colleges and universities, while integrating scholarly search tools (Google Scholar, BASE, DOAJ, NovelNY).

### **Intentions for November**

1. **Civic Transparency:** Continue pursuing FOIL requests to access raw managerial accounting data, reinforcing equitable access to public financial records.
2. **Financial Stewardship:** Refine strategies for transaction control, donor-advised funds, and cautious scaling of merchant accounts.
3. **Spiritual Witnessing:** Document faith-led correspondence and reflections, integrating them into the living archive alongside civic and financial gestures.
4. **Archival Integration:** Tag November 2025 as a month of convergence—currency conversion, FOIL requests, and spiritual correspondence—marking thresholds in authorship and stewardship.